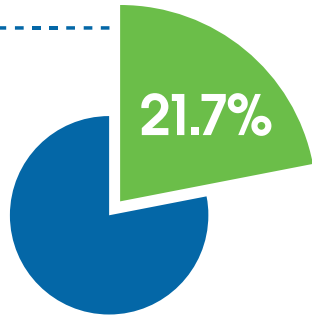
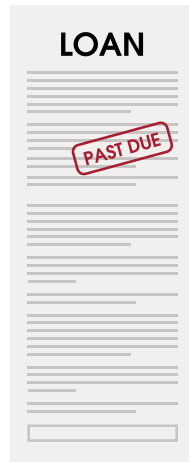


THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence



21.7% of all loans originated between **January** and **November 2015** were issued subprime



DON'T LET DELINQUENCY KEEP YOU DOWN

According to Equifax & Fitch Ratings,

- **21.7 percent** of all loans originated between January and November 2015 were issued subprime.
- **February 60-day delinquencies increased 12% year-over-year**, ushering in the highest delinquency rate in two decades.



February 60-day delinquencies

increased **12%** year-over-year, ushering in the highest delinquency rate

in two decades

Don't feel like your only course of action to combat delinquency levels is to raise rates. **Pair your loans with complimentary consumer protection products like WALKAWAY® to protect your loan portfolio, increase loan volume and make your institution the preferred lender for both dealers and consumers.**

With almost 40 years of experience in innovating compelling consumer protection products, EFG Companies knows how to strategically place the right product mix with your loan to achieve greater loan volumes. **Find out how today!**